

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**Caption in Compliance with D.N.J. LBR 9004-1(b)**

RUSSELL L. LOW, ESQ. - 4745  
LOW & LOW, LLC  
505 MAIN ST., SUITE 304  
HACKENSACK, NJ 07601  
201-343-4040  
Attorney for Debtor

In Re:

Rex V. Fernandez

Case No.: 25-11697Judge: JKSChapter: 13**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION**

The debtor in this case opposes the following (**choose one**):

1.  Motion for Relief from the Automatic Stay filed by Select Portfolio Servicing, Inc., creditor,

A hearing has been scheduled for 07/10/25, at 10:00 a.m..

- Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

- Certification of Default filed by \_\_\_\_\_,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

- Payments have been made in the amount of \$ \_\_\_\_\_, but have not been accounted for. Documentation in support is attached.

Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

Other (**explain your answer**):

The debtor is respectfully requesting the opportunity to pay the adequate protection payment of \$3,313.75 and incorporate the remaining post-petition arrears into the loan modification.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 07/01/2025

/s/ Rex V. Fernandez  
Debtor's Signature

Date: \_\_\_\_\_

\_\_\_\_\_  
Debtor's Signature

**NOTES:**

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.